

DoD NAF Health Benefits Program (HBP) Information

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Annual plan selection 10/18/04-11/12/04

This year's annual plan selection period for benefits is October 18, 2004, through November 12, 2004. During annual plan selection period, NAF employees and retirees who are already enrolled in the NAF HBP (either HMO or non-HMO plan) may switch medical plans.

For example, employees and retirees may switch from an HMO plan to a non-HMO plan (PPO or Indemnity plan where applicable) or vice versa. Those employees and retirees who are not enrolled in the DoD NAF HBP may not enroll during this period. Employees may enroll in the next biennial Open Enrollment in the fall of 2005.

Please take time to review the annual plan selection period communication materials and select your health benefit changes. If you do not want to make any changes, you don't need to submit any forms or information. Your coverage will continue as usual. Questions on your communication materials or questions on the NAF HBP may be directed towards your local Human Resources Office.

Disease Management

Starting January 1, 2005, the NAF HBP will offer a disease management program for chronic heart disease and diabetes. The program is called the Aetna Healthy Outlook® Program.

Did you know that heart disease is the leading cause of death for both men and women in America? In fact, over 58 million people in this country suffer from some form of it. Heart disease affects every race and all ages, and costs Americans more than \$280 billion each year.*

Diabetes is another serious disease that affects over 16 million Americans.* It strikes individuals of all ages and socioeconomic groups. Individuals of African, Asian, and American Indian descent are particularly vulnerable.

The good news is that studies show that many, if not all, of the complications of heart disease and diabetes can be slowed or even prevented by better management on the part of the healthcare team and the patient.

In an effort to help employees maintain good health, the NAF HBP, working with our insurance partner, Aetna, will offer a disease management program for employees with chronic heart disease and diabetes. Employees (and their family members) identified with these conditions may receive a welcome letter from the Aetna Healthy Outlook® Program, or a phone call from a disease management nurse inviting them to participate in improving their health. Employees may also contact Aetna member services to refer themselves into the program. The program is free and participation is completely voluntary. Members will receive information about their condition as well as valuable tools to help the member work with their doctor and become more actively involved in their own care.

The Aetna Healthy Outlook® Program is an investment in your well-being. Please take advantage of this free offer, and begin taking control of your health today.

*Per Aetna insurance company